

Premier Protector_{SM} Critical Illness **Automatic Increase Insurance**

Automatic Benefit Increase.

As a hedge against inflation and to maximize insurance benefits, qualifying employees and family members may have their critical illness insurance coverage automatically increased on each of the first five policy anniversaries, regardless of medical condition.

The benefit increase is equal to the amount of benefit an additional \$1 per week of premium would purchase.

Benefit Amount Increases *

Example: Age 30; non-smoker; \$5 per week; Employee coverage only;
Benefit Amount of \$37,143 (benefit amount is limited to 50% in the first year)

